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June 12, 2017

Sent Via E-Mail

Honorable Vincent F. Papalia
United States Bankruptcy Court
King Federal Building
50 Walnut Street, 3rd Floor
Newark, N.J. 07102

Reference: Kenneth R. & Gina English
Case No. 12-26937
Objection to Confirmation by Ditech Financial, LLC
Hearing Date: June 15, 2017 @ 10:00 a.m.

Dear Judge Papalia,

Please accept this letter as a response to the Notice of Objection to Confirmation of the Debtors' Modified Plan filed on behalf of Ditech Financial, LLC.

The Plan may be somewhat confusing, but an explanation should, hopefully, address the creditor's concerns.

At the time this case was filed, Bank of America ("BOA") was the servicer of the loan in question, and early in the case, BOA entered into a loan modification agreement with the Debtor.

That Modification Agreement was approved by the Court by Order dated 10/10/2012.
(See Docket Entry #38 on the Court's Docket Sheet),

Part 4d of the Debtor's Modified Plan states that the loan was modified.

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Part 4d of the Plan is the section dealing with "Secured Claims Unaffected by the Plan". Consequently, this Plan simply continues to honor the Modification Agreement entered into between BOA and the Debtors.

Immediately after the Court approved the Modification Agreement, Green Tree Servicing, LLC filed a secured proof of claim for the same loan. In accordance with the Modification Agreement, that claim indicated that there were no mortgage arrearages.

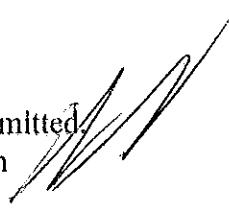
During the course of the case, Green Tree as the new servicer, was awarded counsel fees in the amount of \$876.00.

Said fees were to be paid through the Plan (See the Chapter 13 Trustee's Claim Summary attached hereto). The \$876.00 fee award is provided for in Part 4e of the Debtors' Plan.

I assume that Ditech Financial, LLC is the current servicer of this loan. However, I believe that the Plan as submitted is appropriate and should be Confirmed.

Hopefully, this issue is now clarified and based upon the above, I would ask that the Notice of Objection be withdrawn.

Respectfully Submitted,
/s/Dean G. Sutton
Dean G. Sutton



DGS/st
Enclosure
cc: Denise Carlon, Esq. - Counsel for Ditech Financial, LLC
Marie Ann Greenberg, Trustee

Claim Summary

Case Number: 1226937
Case Status: Active

Debtor1 Name: Kenneth R English
Debtor2 Name: Gina English

Trustee Name: Marie-Ann Greenberg
Trustee City: Fairfield, NJ

| CLAIM NUMB | CREDITOR NAME | CLAIM DESCRIPTION | CLAIM AMOUNT | PRINCIP PAID | INTERE PAID | SCHEDUL AMOUNT | PRINCIP OWED | MONTHL PAYMEN | INTERES RATE % |
|---------------|--------------------------------|-----------------------------|-----------------|-----------------|----------------|-------------------|-----------------|------------------|-------------------|
| 27 | STATE OF NJ | SECURED | \$51,117.51 | \$49,017.07 | \$0.00 | \$51,117.51 | \$2,100.44 | \$0.00 | 0.0000% |
| 0 | DEAN G. SUTTON, ESQ. | ATTORNEY FEE | \$8,232.41 | \$8,232.41 | \$0.00 | \$8,232.41 | \$0.00 | \$0.00 | 0.0000% |
| 5 | CAPITAL ONE AUTO FINANCE | VEHICLE SECURED | \$920.95 | \$883.10 | \$0.00 | \$469.95 | \$37.85 | \$0.00 | 0.0000% |
| 32 | GREEN TREE SERVICING LLC | SECURED | \$876.00 | \$834.05 | \$0.00 | \$0.00 | \$41.95 | \$0.00 | 0.0000% |
| 0 | | DEBTOR REFUND | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 0.0000% |
| 1 | PRA RECEIVABLES MANAGEMENT LLC | UNSECURED | \$4,525.76 | \$0.00 | \$0.00 | \$0.00 | \$4,525.76 | \$0.00 | 0.0000% |
| 10 | PRA RECEIVABLES MANAGEMENT LLC | UNSECURED | \$1,265.93 | \$0.00 | \$0.00 | \$1,302.00 | \$1,265.93 | \$0.00 | 0.0000% |
| 11 | ECAST SETTLEMENT CORPORATION | UNSECURED | \$690.04 | \$0.00 | \$0.00 | \$976.00 | \$690.04 | \$0.00 | 0.0000% |
| 12 | JERSEY CENTRAL POWER & LIGHT | UNSECURED | \$5,700.00 | \$0.00 | \$0.00 | \$10,000.00 | \$5,700.00 | \$0.00 | 0.0000% |
| 13 | KENNETH & CAROLE JEAN BELCHER | MTG SURRENDER | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 0.0000% |
| 14 | O'BRIEN & TAYLOR | UNSECURED | \$0.00 | \$0.00 | \$0.00 | \$3,391.00 | \$0.00 | \$0.00 | 0.0000% |
| 15 | PORTFOLIO RECOVERY ASSOCIATES | UNSECURED | \$2,874.01 | \$0.00 | \$0.00 | \$2,979.00 | \$2,874.01 | \$0.00 | 0.0000% |
| 16 | DIVISION OF STATE LOTTERY | UNSECURED | \$6,507.45 | \$0.00 | \$0.00 | \$6,570.40 | \$6,507.45 | \$0.00 | 0.0000% |
| 18 | SUBURBAN PROPANE | UNSECURED | \$0.00 | \$0.00 | \$0.00 | \$941.76 | \$0.00 | \$0.00 | 0.0000% |
| 19 | SUSSEX BANK | UNSECURED | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 0.0000% |
| 2 | GREEN TREE SERVICING LLC | MORTGAGE ARREARS IN DEFAULT | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 0.0000% |
| 22 | UNITED STATES TREASURY/IRS | PRIORITY | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 0.0000% |
| 23 | STATE OF NJ | PRIORITY | \$1,841.28 | \$0.00 | \$0.00 | \$1,841.28 | \$1,841.28 | \$0.00 | 0.0000% |
| 25 | BANK OF AMERICA | UNSECURED | \$0.00 | \$0.00 | \$0.00 | \$4,685.00 | \$0.00 | \$0.00 | 0.0000% |
| 26 | BEYER FARMS INC | UNSECURED | \$0.00 | \$0.00 | \$0.00 | \$3,000.00 | \$0.00 | \$0.00 | 0.0000% |
| 28 | STATE OF NJ | UNSECURED | \$17,575.68 | \$0.00 | \$0.00 | \$0.00 | \$17,575.68 | \$0.00 | 0.0000% |
| 29 | UNITED STATES TREASURY/IRS | UNSECURED | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 0.0000% |
| 3 | BOROUGH OF BRANCHVILLE | SECURED | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 0.0000% |
| 30 | VERRENGIAMIC HAEL | UNSECURED | \$0.00 | \$0.00 | \$0.00 | \$170.00 | \$0.00 | \$0.00 | 0.0000% |
| 31 | SUSSEX BANK | UNSECURED | \$0.00 | \$0.00 | \$0.00 | \$122,049.8 | \$0.00 | \$0.00 | 0.0000% |
| 4 | BUREAU OF ACCOUNTS CON | UNSECURED | \$0.00 | \$0.00 | \$0.00 | \$270.00 | \$0.00 | \$0.00 | 0.0000% |
| 6 | PORTFOLIO RECOVERY ASSOCIATES | UNSECURED | \$2,016.01 | \$0.00 | \$0.00 | \$2,086.00 | \$2,016.01 | \$0.00 | 0.0000% |
| 7 | PORTFOLIO RECOVERY ASSOCIATES | UNSECURED | \$2,487.59 | \$0.00 | \$0.00 | \$3,596.00 | \$2,487.59 | \$0.00 | 0.0000% |
| 8 | DINGMAN'S DAIRY | UNSECURED | \$0.00 | \$0.00 | \$0.00 | \$263.30 | \$0.00 | \$0.00 | 0.0000% |
| 9 | ALLY FINANCIAL | UNSECURED | \$9,301.47 | \$0.00 | \$0.00 | \$9,366.00 | \$9,301.47 | \$0.00 | 0.0000% |